

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK  
One Bowling Green  
New York, NY 10004-1408**

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IN RE: Laura Galloway

CASE NO.: 03-12583-ajg

SSN/TAX ID: 316-90-9457

CHAPTER: 7

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**DISCHARGE OF DEBTOR  
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 4/25/03 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

**IT IS ORDERED THAT:**

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
  - (a) debts dischargeable under 11 U.S.C. § 523(a);
  - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
  - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Alan Nisselson is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 10/10/03

Arthur J. Gonzalez, Bankruptcy Judge

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0208-1  
Case: 03-12583

User: ledwards  
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Page 1 of 1  
Total Served: 26

Date Rcvd: Oct 10, 2003

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db Laura Galloway, 177 Thompson Street, Apt 10, New York, NY 10012  
aty Karamvir Dahiya, 74-09 37th Avenue, Suite 415, Jackson Heights, NY 11372  
tr Alan Nisselson, 61 Broadway, 18th Floor, New York, NY 10006  
smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551  
smg +New York City Dept. Of Finance, Taxpayer Identification Unit, 25 Elm Place, 3rd Floor,  
Brooklyn, NY 11201-5826  
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,  
Albany, NY 12205-0300  
smg United States Attorney, One St. Andrew's Plaza, Claims Unit - Room 417,  
New York, NY 10007-1701  
ust Carolyn S. Schwartz, 33 Whitehall Street, 21st Floor, New York, NY 10004  
3143651 +AMERICAN AGENCIES, 2158 W. 190TH STREET, TORRANCE, CA 90504-6103  
3143652 AT & T WIRELESS, PO BOX 8758, PORTLAND, OR 97207  
3143653 CITI CARDS, PO BOX 8111, S. HACKENSACK, NJ 07606-8111  
3143654 CREATIVE RECOVERY CO., PO BOX 811, GLENDORA, CA 91740  
3143655 +FCNB, PO BOX 811, PORTLAND, OR 97207-0811  
3143657 MACYS, 111 DUKE DRIVE, MASON, OH 45040  
3143658 MBNA AMERICA, PO BOX 15137, WILMINGTON, DE 19886-5137  
3143660 NORDSTROM, PO BOX 660366, ENGLEWOOD, CO 80155  
3143661 OXFORD COLLECTION SERVICE, 135 MAXESS RD., SUITE 2A, MELVILLE, NY 11747  
3143662 PROFESSIONAL COLLECTION, PO BOX 45274, LOS ANGELES, CA 90045  
3143663 RNB TARGET, PO BOX 9745, MINNEAPOLIS, MN 55440  
3143664 STUDENT LOAN MARKET ASSOCIATION, 501 BLEEKER ST., UTICA, NY 13501  
3143665 TEC CO. SYSTEMS INC., VENTURA BLVD. 210, ENCION, CA 91315  
3143666 +UNIVERSITY OF SOUTHERN CALIFORNIA, 851 W 36TH STREET, PL102, LOS ANGELES, CA 90007-4049  
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DALLAS, TX 75270

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I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Oct 12, 2003

Signature:

